SPECIFICATION AMENDMENTS

The Examiner is requested to amend the paragraph appearing on page 6 lines 9-13 as follows:

As further shown in Fig. 2, relying customer 108 is preferably provided with a Web server 220 adapted to receive and transmit information via the Internet. Relying customer 108 is further preferably provided with a bank interface 222 for accessing system services, as described in more detail below. Relying customer 108 is preferably further provided with a hardware security module 230 250 for signing and verifying signatures on messages.

The Examiner is requested to amend the paragraph appearing on page 7 lines 19-23 as follows:

As shown in Fig. 3, seller 108 is preferably provided with several additional digital signature messaging software components that supplement the seller's existing e-commerce Web server 312 220 and Web application 310. In particular, seller 108 is preferably provided with a filter 302, an SDK Web server 312, a servlet 304, a filter engine 306, and a bank interface 222.

The Examiner is requested to amend the paragraph appearing on page 9 lines 12-15 as follows:

A computer platform for implementing Web server 312 preferably contains a minimum of 128 Mb of random access memory and a 10 Mb hard disk. In a preferred embodiment, the system may be implemented on the MICROSOFT WINDOWS NT platform, with the following-recommended configuration.